

**TRANSMITTAL OF 2ND SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENT
Under 37 CFR 1.97**

Docket No.
42666-29384

In Re Application Of:
Halper, et al.

Serial No.
10/046945

Filing Date
January 14, 2002

Examiner
Poinvil, Frantzy

Group Art Unit
3628

Title:
Automated Loan Risk Assessment System and Method

Address to:
Assistant Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

37 CFR 1.97(b)

1. ☒ The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

37 CFR 1.97(c)

2. ☐ The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), and before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:

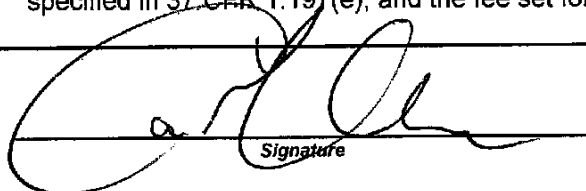
☐ the statement specified in 37 CFR 1.97(e);

OR

☐ the fee set forth in 37 CFR 1.17(p).

37 CFR 1.97(d)

3. ☐ The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(c), and before the payment of the issue fee, and is accompanied by both the statement specified in 37 CFR 1.197(e), and the fee set forth in 37 CFR 1.17(p)


Signature

Dated: _____

9/11/06

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2nd SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10046945	
	Filing Date		2002-01-14	
	First Named Inventor	Halper		
	Art Unit	3628		
	Examiner Name	Poinvil, Frantzy		
	Attorney Docket Number	42666-29384		

U.S. PATENTS

Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	6330546		2001-12-11	Gopinathan, et al.	

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U.S. PATENT APPLICATION PUBLICATIONS

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